

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Mahlon Vance Mangum

S.S. No.: xxx-xx-6367

Mailing Address: 163 Loma Drive, Roxboro, NC 27574-

Case No. 11-81408

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on August 31, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: September 20, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 8/9/11	
				Lastname-SS#: Mangum-6367	

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN				SURRENDER COLLATERAL			
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral		
	Bank of the West		1999 Cobalt				

ARREARAGE CLAIMS				REJECTED EXECUTORY CONTRACTS/LEASES		
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral
				**		
				**		
				**		
				**		
				**		
				**		
				**		
				**		
				**		

LTD - DOWN PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS - a FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Gregory Poole		\$20,979	5.00	\$210	\$411.62	Judgment
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS - a 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Farm Credit		\$18,951	5.00	\$190	\$371.83	Mobile Home and Land
	CEFCEU		\$26,347	5.00	\$168	\$516.94	2010 Chevy Malibu
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,980
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		\$591
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		\$629
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT			
\$ \$1,401	per month for	60	months, then
\$ N/A	per month for	N/A	months.
Adequate Protection Payment Period:		2.26	months.
Sch D # = The number of the secured debt as listed on Schedule D.			
Adequate Protection = Monthly 'Adequate Protection' payment amt.			
† = May include up to 2 post-petition payments.			
* Co-sign protect on all debts so designated on the filed schedules.			
** = Greater of DMI x ACP or EAE (Page 4 of 4)			
Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO			

Other Miscellaneous Provisions	
Plan to allow for 3 "waivers".	
The Debtor will sell the 1999 Cobalt to his father	

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
Post Office Box 25000
Raleigh, NC 27640-0002

Decatur Memorial Hospital
2300 N. Edward Street
Decatur, IL 62526

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Alter Moneta
50 Lake Front Blvd STE 208
Buffalo, NY 14202

Dreama Blankenship

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Aqua Finance, Inc.
Post Office Box 844
Wausau, WI 54402

Frost-Arnett Company
480 James Robertson Parkway
Nashville, TN 37219-8988

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Bank of America ***
Post Office Box 15026
Wilmington, DE 19850-5026

Gregory Poole
2120 West End Ave
Post Office Box 340001
Nashville, TN 37203

Experian
P.O. Box 2002
Allen, TX 75013-2002

Bank of the West
Post Office Box 8050
Walnut Creek, CA 94596-8050

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Capital One *****
Post Office Box 30285
Salt Lake City, UT 84130-0285

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Carolina Farm Credit
203 Stock Stockton
Post Office Box 947
Attn: Managing Agent
Statesville, NC 28687

Millenium Labs
PO Box 1589
Huntersville, NC 28070

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Caterpillar Inc
5000 Womak Road
Sanford, NC 27332

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

CEFCU
Post Office Box 1715
Peoria, IL 61656-1715

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

NCO Financial Services **
PO Box 15630
Dept 72
Wilmington, DE 19850

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Optima Recovery Services
Post Office Box 52968
Knoxville, TN 37950-2968

Person County Tax Collector
13 Abbitt Street
P.O. Box 1701
Roxboro, NC 27573

Person Memorial Hospital
615 Ridge Road
Roxboro, NC 27573

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Vann & Sheridan, LLP
PO Box 2445
Raleigh, NC 27602